BEFORE

THE PUBLIC SERVICE COMMISSION OF

SOUTH CAROLINA

DOCKET NO. 2001-173-C - ORDER NO. 2001-748

AUGUST 21, 2001

IN RE:	Application of Delta Phones, Inc. for a)	ORDER V
	Certificate of Public Convenience and)	GRANTING **
	Necessity to Provide Local Exchange)	CERTIFICATE FOR
	Telecommunications Services in the State of)	LOCAL SERVICES AND
	South Carolina and for Flexible Regulation.)	FOR FLEXIBLE
	•)	REGULATION

This matter comes before the Public Service Commission of South Carolina (the "Commission") by way of the Application of Delta Phones, Inc. ("Delta Phones") or the "Company") requesting a Certificate of Public Convenience and Necessity to provide competitive local exchange telecommunications services in the State of South Carolina. In addition, the Company requests that the Commission regulate its local service in accordance with the principles and procedures established for flexible regulation by Order No. 98-165 in Docket No. 97-467-C. The Company's Application was filed pursuant to S.C. Code Ann. §58-9-280 (Supp. 2000) and Section 253 of the Telecommunications Act of 1996.

By letter, the Commission's Executive Director instructed Delta Phones to publish, one time, a prepared Notice of Filing in newspapers of general circulation in the areas affected by the Application. The proposed Notice of Filing was to inform interested parties of the manner and time in which to file the appropriate pleadings for participation in the proceedings. Delta Phones complied with this instruction and provided the Commission with proof of publication of the

Notice of Filing. A Petition to Intervene was received from the South Carolina Telephone Coalition ("SCTC") on June 25, 2001.

On June 28, 2001, counsel for SCTC filed with the Commission a Stipulation in which Delta Phones stipulated that it would seek authority in non-rural local exchange ("LEC") service areas of South Carolina and that it would not provide any local service to any customer located in a rural incumbent's service area, unless and until Delta Phones provided written notice of its intent prior to the date of the intended service. Delta Phones also stipulated that it was not asking the Commission to make a finding at this time regarding whether competition is in the public interest for rural areas. Delta Phones agreed to abide by all State and Federal laws and to participate to the extent that it may be required to do so by the Commission in support of universally available telephone service at affordable rates. The SCTC withdrew its opposition to the granting of a statewide Certificate of Public Convenience and Necessity to Delta Phones to provide local services provided the conditions contained in the Stipulation are met. The Stipulation was entered into the evidence of the hearing, and the Staff requested that the Stipulation be approved by the Commission. The Stipulation is approved and attached as Order Exhibit 1.

A hearing was commenced on August 1, 2001, at 2:30 p.m., in the Commission's Hearing Room. The Honorable William Saunders, Chairman, presided. Delta Phones was represented by John J. Pringle, Jr., Esquire. Adelaide D. Kline, Staff Counsel, represented the Commission Staff. Frederick Huenefeld, Sales Manager of Delta Phones, Inc., appeared and testified on behalf of the Company. Roy H. Barnette, Auditor, Utilities Department, and David

Lacoste, Engineer, Telecommunications Staff, Utilities Department, testified on behalf of the Commission Staff.

Frederick Huenefeld testified that he handles a number of the day to day operations for the Company and appears before public service commissions on the Company's behalf. He said he also oversees the Company's sales force and that his main responsibility is training sales managers so they can train the commission agents and provide any support needed in the operations of Delta Phones, Inc.

Upon receiving certification from the Commission, Delta Phones seeks to operate as a competitive local exchange carrier and proposes to furnish prepaid communications services in connection with one-way and/or two-way information transmission between points within the State of South Carolina. Mr. Huenefeld testified that Delta Phones intends to provide, on a resale basis, monthly recurring, prepaid, flat rate local exchange service. Further, Delta Phones will resell a number of the ILECs retail services and features, including, but not limited to, residential local exchange service and optional features. He said Delta Phones will provide local exchange telecommunication services in the service areas of the non-rural local exchange carriers (LECs) in the State of South Carolina and intends to provide residential service and optional features to consumers who have been disconnected by the incumbent local exchange carriers or competitive local exchange carriers for nonpayment, or who have failed to meet such carriers' applicable credit standards. Delta Phones will provide certain local services that are available for resale by the underlying incumbent local exchange carriers (ILECs). Delta Phones will not construct, operate, manage, own or lease any telecommunications facilities for the provision of its local services in the State of South Carolina.

According to the record, Delta Phones is a privately-held corporation, incorporated on May 2, 1989 in the State of Louisiana and authorized on February 6, 2001 under the laws of the State of South Carolina to transact business in this state. The Company is headquartered in Delhi, Louisiana. Mr. Huenefeld testified that Delta Phones is currently certificated in ten states, has approximately thirty employees, and serves 15,000 customers in five Southwestern Bell states and five BellSouth states. He said that Delta Phones has agents and a point of presence in storefronts in each of the states where the Company offers its services. He explained that a customer walks in to one of its storefront locations and fills out an order which is then electronically submitted to Delta Phones' call center. He said the Company uses the BellSouth LENS system to process orders online. Mr. Huenefeld testified that he trains the salesmen/agents who represent Delta Phones in the various point of purchase locations and provides them with a start up kit and instructions on how the website works.

Mr. Huenefeld addressed Delta Phone's managerial, financial, and technical ability to provide local exchange telecommunications services in South Carolina. He testified that Delta Phones has put together a management team with substantial telecommunications and business experience. He further stated the Company will seek to recruit additional technical, operational, and sales personnel with experience in the local exchange business. Mr. Huenefeld discussed the experience of the other key management team members. He said that Jimmy Strong is the President of Delta Phones, Inc. He further stated that Mr. Strong has been self-employed all his adult life either in the insurance business or the rent-to-own industry. The record reveals that Jon Davis is the General Manager. Before assuming this role, Mr. Davis was in charge of the cellular and paging divisions of Mr. Strong's rent-to-own company. His background includes experience

in implementing a marketing strategy in the Southwestern Bell, Century Tel, and Verizon markets. Bud Loftin is the comptroller who oversees the accounting department. His responsibility is the daily auditing of all records and working closely with the accounts receivable and accounts payable departments. Rhonda Walters supervises the Customer Service Department. She trains agents and customer service representatives. Mr. Huenefeld testified that Ron Gordon is the comptroller and in charge of the billing department of Delta Phones. The record reveals that Mr. Gordon has attended EASE school at Southwestern Bell. Mr. Huenfeld offered that Mike Martin is an accountant on the staff of Delta Phones. Mr. Huenefeld testified that Brenda Balof is in charge of disconnects and repairs and that Tanya Mejias is in charge of the facilitation and update department. Mr. Huenefeld also testified that Ron Gordon would be the Company's financial contact person.

As to Delta Phones' technical expertise to provide the proposed resold local services within the State of South Carolina, Mr. Huenefeld testified that Delta Phones, as a pure reseller, will rely upon the technical expertise of the ILECs when problems arise with the network. He said the Company has had a great deal of experience in interfacing with the ILECs for ordering and provisioning local exchange services, and will work closely with the ILECs to ensure that continuous and reliable service is provided to its customers.

The record reveals that Delta Phones will bill its customers directly. The Company's name, address and toll-free telephone number will appear on the bill. Additionally, the Company will operate a customer service department. Mr. Huenefeld testified that the toll-free telephone number is (800) 814-8623. Mr. Huenefeld said that the toll-free customer service number is available from 8:00 a.m. until 7:00 p.m. Monday through Friday and from 9:00 a.m. until 2:00

p.m. on Saturday, Central Standard Time. He said an answering service will answer calls after those hours. The record reveals that Delta Phones will engage in mass advertising to notify South Carolina residents that its services are available. No direct sales force will be utilized. He further testified that customers must execute a Letter of Authorization in order for Delta Phones to become their local service provider. Mr. Huenefeld stated that Rhonda Walters will head the Company's customer service department.

Regarding the Company's financial ability to offer telecommunications services in South Carolina, Mr. Huenefeld testified that Delta Phones' financial ability has been evidenced by its financial statements that were submitted with the Application. He said that Delta Phones had obtained a \$250,000 line of credit from a regional Louisiana bank when it first got started. He said the Company has experienced revenues of \$750,000 per month with revenues of approximately \$8 to \$9 million annually. He said the Company has no long term debt obligations and has increasingly shown earnings growth.

Roy H. Barnette, Commission Staff witness, testified that the Company filed unaudited financial statements dated January 31, 2000 and January 31, 2001. He testified that the unaudited income statement reflected a profit at January 31, 2001. He said cash made up 59% of the Company total assets at the end of January 2001 and the current ratio was a strong 5.7 on that date. Mr. Barnette stated the Company had no long term debt and had positive retained earnings and stockholders' equity. He said Commission Staff recommended that Delta Phones' request for permission to use Generally Accepted Accounting Principles instead of the Uniform System of Accounts be granted. He reminded the Company to be aware of its responsibility to the Commission to file all necessary reports. He said the annual report is due to be filed no later than

three (3) months after the Company's year end and that each certified company is required to file gross receipts forms detailing twelve (12) months gross intrastate revenues as of June 30th of each year. Mr. Barnette said such gross receipts forms are due to be filed no later than October first or ninety days after June 30. Under cross examination by Company counsel, Mr. Barnette testified that all certificated companies have an additional obligation to file a Universal Service Fund worksheet by August 15th of each year which reflects interstate and intrastate revenues from operations in South Carolina. It was Mr. Barnette's opinion that Delta Phones' January 2001 financial statements indicated a financially strong company that is liquid and in a position to begin operations providing telecommunications services in the State of South Carolina.

In addition, Delta Phones requested that the Commission regulate its local exchange telecommunications services under the flexible regulatory treatment approved by Order No. 98-165 in Docket No. 1997-467-C. Specifically, Delta Phones requested that the Commission adopt for Delta Phones a rate structure incorporating maximum rate levels with the flexibility for adjustment below the maximum rate levels. Further, Delta Phones requested that its tariff filings be presumed valid upon filing, subject to the Commission's right within thirty (30) days to institute an investigation of the tariff filings, in which case such tariff filings would be suspended pending further Order of the Commission, and that any tariff filing will be subject to the same monitoring process as similarly situated competitive local exchange carriers.

Mr. Lacoste presented testimony to the Commission on the findings of the Utilities Department with respect to Delta Phones' Application for a Certificate of Public Convenience and Necessity. According to Mr. Lacoste, Delta Phones seeks authority to resell local exchange telecommunications services within South Carolina and permission to adopt the flexible rate

structure for its local exchange service offerings. Delta Phones requested a waiver of S.C.Code Ann. Regs. 103-631 (1976) so that the Company will not be required to publish local exchange directories. According to the record, Delta Phones will make arrangements with the incumbent local exchange carriers whereby the names of Delta Phones' customers will be included in the directories published by the incumbent local exchange carriers. Secondly, Delta Phones requested waiver of the regulation that requires certificated carriers to file maps showing the Company's certificated and/or exchange service area. He recommended the Commission grant waivers of both regulations since directory listings and maps showing service areas are generally coordinated through agreements with incumbent local exchange carriers. Finally, Delta Phones requested waiver of the Commission rule which requires that a Company's books and records be kept in this state. Mr. Lacoste recommended that the Commission also grant this request.

The testimony reveals Delta Phones' presence in South Carolina as a telecommunications service provider will have a positive effect on the public interest. Upon receiving certification from the Commission, Mr. Huenefeld testified Delta Phones will abide by and comply with the Commission's rules and regulations and Commission Orders in its operations in South Carolina. Further, the testimony reveals Delta Phones has never had an application for a certificate of public convenience and necessity denied. Further, he testified Delta Phones will comply with South Carolina laws and with all applicable rules and regulations of the Commission. He agreed to make all tariff changes as suggested by the Commission Staff. He agreed to file a copy of Delta Phones' Bill Form with the final tariff as required by this Commission's regulations. Finally, Mr. Huenefeld testified Delta Phones had not provided any intrastate telecommunications services within the State of South Carolina.

Upon consideration of the application and the record from the hearing, the Commission makes the following findings of fact and conclusions of law:

FINDINGS OF FACT

- 1. Delta Phones is organized as a corporation organized under the laws of the State of Louisiana and has received a certificate from the South Carolina Secretary of State to transact business within South Carolina.
- 2. Delta Phones wishes to provide local exchange services within the State of South Carolina.
- 3. The Commission finds that Delta Phones possesses the technical, financial, and managerial resources sufficient to provide the service requested. S.C. Code Ann. §58-9-280(B)(1) (Supp. 2000).
- 4. The Commission finds that Delta Phones' "provision of service will not adversely impact the availability of affordable local exchange service." S.C. Code Ann. §58-9-280(B)(3) (Supp. 2000).
- 5. The Commission finds that Delta Phones will support universally available telephone service at affordable rates. S.C. Code Ann. §58-9-280(B)(4) (Supp. 2000).
- 6. The Commission finds that Delta Phones will provide services which will meet the service standards of the Commission. S.C. Code Ann. §58-9-280(B)(2) (Supp. 2000).
- 7. The Commission finds that the provision of local exchange service by Delta Phones "does not otherwise adversely impact the public interest." S.C. Code Ann.§58-9-280(B)(5) (Supp. 2000).

CONCLUSIONS OF LAW

Based on the above findings of fact, the Commission determines that a Certificate 1. of Public Convenience and Necessity should be granted to Delta Phones to provide competitive intrastate local exchange services within the State of South Carolina. The terms of the Stipulation between Delta Phones and the SCTC (attached hereto as Exhibit 1) are approved and adopted as a portion of this Order. Any proposal to provide local services to rural service areas is subject to the terms of the Stipulation. In accordance with the Stipulation, Delta Phones may not provide any local service to a customer located in a rural incumbent LEC's service area, unless or until Delta Phones provides such rural incumbent LEC and the Commission, written notice of its intent to do so at least thirty (30) days prior to the date of the intended service. During such notice period, the rural incumbent LEC will have the opportunity to petition the Commission to exercise all rights afforded it under Federal and State law. The Commission may suspend the intended date for service in rural LEC territory for ninety (90) days while it conducts any proceeding incident to the Petition or upon the Commission's own Motion, provided that the Commission can further suspend the implementation date upon a showing of good cause. It is specifically provided that all rights under Federal and State law are reserved to the rural incumbent LECs, and this Order in no way suspends or adversely affects such rights, including any exemptions, suspensions, or modifications as they may be entitled. If, after notice from Delta Phones that it intends to serve a customer located in a rural incumbent LEC's service area, and the Commission receives a Petition from the rural incumbent LEC to exercise its rights under Federal or State law, or if the Commission institutes a proceeding of its own, no service may be provided by Delta Phones in a rural incumbent LEC's service area pursuant to this Order without prior and further Commission approval.

2. Delta Phones shall file, prior to offering local exchange services in South Carolina, its final tariff of its local service offerings conforming to all matters discussed with Staff and comporting with South Carolina law in all matters. Delta Phones' local telecommunications services shall be regulated in accordance with the principles and procedures established for flexible regulation first granted to NewSouth Communications by Order No. 98-165 in Docket No. 97-467-C.

Specifically, the Commission adopts for Delta Phones' competitive intrastate local exchange services a rate structure incorporating maximum rate levels with the flexibility for adjustment below the maximum rate levels that will have been previously approved by the Commission. Further, Delta Phones' local exchange service tariff filings are presumed valid upon filing, subject to the Commission's right within thirty (30) days to institute an investigation of the tariff filing, in which case the tariff filing would be suspended pending further Order of the Commission. Further, any such tariff filings will be subject to the same monitoring process as similarly situated competitive local exchange carriers.

- 3. Delta Phones shall resell or provide the services of only those companies authorized to provide telecommunications services in South Carolina by this Commission.
- 4. Delta Phones shall conduct its business in compliance with Commission decisions and Orders, both past and future, including but not limited to, any and all Commission decisions which may be rendered in Docket No. 96-018-C regarding local competition.

- 5. Delta Phones shall file annual financial information in the form of annual reports and gross receipt reports as required by the Commission. The annual report and the gross receipt report will necessitate the filing of intrastate information. Therefore, Delta Phones shall keep such financial records on an intrastate basis as needed to comply with the annual report and gross receipt filings. The form the Company shall use to file annual financial information with the Commission can be found at the Commission's web site at www.psc.state.sc.us/forms. This form is entitled "Annual Report for Competitive Local Exchange Carriers". Additionally, pursuant to the Commission's regulations, the Company shall file a CLEC Service Quality Quarterly Report with the Commission. The proper form for this report is Form #110 and can be found at www.psc.state.sc.us/forms/default.htm.
- 6. Title 23, Chapter 47, South Carolina Code of Laws Ann., governs the establishment and implementation of a "Public Safety Communications Center," which is more commonly known as a "911 system" or "911 service." Services available through a 911 system include law enforcement, fire, and emergency medical services. In recognition of the necessity of quality 911 services being provided to the citizens of South Carolina, the Commission hereby instructs Delta Phones to contact the appropriate authorities regarding 911 service in the counties and cities where the Company will be operating. Contact with the appropriate 911 service authorities is to be made before beginning telephone service in South Carolina. Accompanying this Order is an information packet from the South Carolina Chapter of the National Emergency Number Association ("SC NENA") with contact information and sample forms. The Company may also obtain information by contacting the E911 Coordinator at the Office of Information Resources of the South Carolina Budget and Control Board. By this Order and prior to

providing services within South Carolina, Delta Phones shall contact the 911 Coordinator in each county, as well as the 911 Coordinator in each city where the city has its own 911 system, and shall provide information regarding the Company's operations as required by the 911 system.

7. The Company shall, in compliance with Commission regulations, designate and maintain authorized utility representatives who are prepared to discuss, on a regulatory level, customer relations (complaint) matters, engineering operations, tests and repairs. In addition, the Company shall provide to the Commission in writing the names of the authorized representatives to be contacted in connection with general management duties as well as emergencies which occur during non-office hours.

Delta Phones shall file the names, addresses and telephone numbers of these representatives with the Commission within thirty (30) days of receipt of this Order. The form the Company shall use to file this authorized utility representative information can be found at the Commission's website at www.psc.state.sc.us/forms. This form is entitled "Authorized Utility Representative Information." Further, the Company shall promptly notify the Commission in writing if the representatives are replaced. Delta Phones shall also file with the Commission a copy of its general Bill Form as required by S.C. Code Regs. 103-612.2 and103-622 (1976 and Supp. 2000).

- 8. Delta Phones shall file annually the Intrastate State Universal Service Fund (USF) worksheet due August 15 for calendar and fiscal year ending companies.
- 9. Delta Phones requested waivers from certain Commission regulations and requirements. Specifically, Delta Phones requested waivers from (1) the requirement found in Rule 103-631 to publish and distribute local exchange directories, (2) the requirement found in

Rule 103-612.2.3 regarding the filing of operating area maps, and (3) the requirement found in Rule 103-610 that all books and records be kept within the State of South Carolina. The Company also requested permission to exempt it from any requirement to maintain books and records in compliance with the USOA. The Commission grants the request for waiver from the requirement to publish directories as Delta Phones has indicated that it will contract with the incumbent local exchange company to include the customers of Delta Phones in the directory listing of the ILEC directory. The Commission also grants a waiver of Regulation 103-612.2.3 which requires a company to file a map or maps showing its certificated area and/or exchange service area(s). The Commission grants the Company's request to keep its books and records at its headquarters in Delhi, Louisiana. Further, the Commission grants Delta Phones' request that it be allowed to keep its books and records in accordance with GAAP rather than the USOA.

10. Delta Phones is directed to comply with all Commission regulations, unless a regulation is specifically waived by the Commission.

11. This Order shall remain in full force and effect until further Order of the Commission.

BY ORDER OF THE COMMISSION:

Milkan Sus Chairman

ATTEST:

Executive Director

(SEAL)

DOCKET NO. 2001-173-C - ORDER NO. 2001-748 AUGUST 21, 2001 EXHIBIT #1

BEFORE THE PUBLIC SERVICE COMMISSION OF SOUTH CAROLINA

filed 6/28/01

Docket No. 2001-173-C

Re:	Application of Delta Phones, Inc. for)	
	a Certificate of Public Convenience and)	
	Necessity to Provide Local Exchange)	STIPULATION
	Telecommunications Services in the State)	
	of South Carolina)	
)	

The South Carolina Telephone Coalition ("SCTC") (see attachment "A" for list of companies) and Delta Phones, Inc. ("Delta Phones") hereby enter into the following stipulations. As a consequence of these stipulations and conditions, SCTC does not oppose Delta Phones's Application. SCTC and Delta Phones stipulate and agree as follows:

- 1. SCTC does not oppose the granting of a statewide Certificate of Public Convenience and Necessity to Delta Phones, provided the South Carolina Public Service Commission ("Commission") makes the necessary findings to justify granting of such a certificate, and provided the conditions contained within this stipulation are met.
- 2. Delta Phones stipulates and agrees that any Certificate which may be granted will authorize Delta Phones to provide service only to customers located in non-rural local exchange company ("LEC") service areas of South Carolina, except as provided herein.
- 3. Delta Phones stipulates that it is not asking the Commission to make a finding at this time regarding whether competition is in the public interest for rural areas.
- 4. Delta Phones stipulates and agrees that it will not provide any local service, by its own facilities or otherwise, to any customer located in a rural incumbent LEC's service area, unless and

until Delta Phones provides such rural incumbent LEC and the Commission with written notice of its intent to do so at least thirty (30) days prior to the date of the intended service. During such notice period, the rural incumbent LEC will have the opportunity to petition the Commission to exercise all rights afforded it under Federal and State law. Also, Delta Phones acknowledges that the Commission may suspend the intended date for service in rural LEC territory for ninety (90) days while the Commission conducts any proceeding incident to the Petition or upon the Commission's own Motion, provided that the Commission can further suspend the implementation date upon showing of good cause.

- 5. Delta Phones stipulates and agrees that, if Delta Phones gives notice that it intends to serve a customer located in a rural incumbent LEC's service area, and either (a) the Commission receives a Petition from the rural incumbent LEC to exercise its rights under Federal or State law within such 30-day period, or (b) the Commission institutes a proceeding of its own, then Delta Phones will not provide service to any customer located within the service area in question without prior and further Commission approval.
- 6. Delta Phones acknowledges that any right which it may have or acquire to serve a rural telephone company service area in South Carolina is subject to the conditions contained herein, and to any future policies, procedures, and guidelines relevant to such proposed service which the Commission may implement, so long as such policies, procedures, and guidelines do not conflict with Federal or State law.
- 7. The parties stipulate and agree that all rights under Federal and State law are reserved to the rural incumbent LECs and Delta Phones, and this Stipulation in no way suspends or adversely affects such rights, including any exemptions, suspensions, or modifications to which they may be entitled.

- 8. Delta Phones agrees to abide by all State and Federal laws and to participate, to the extent it may be required to do so by the Commission, in the support of universally available telephone service at affordable rates.
- 9. Delta Phones hereby amends its application and its prefiled testimony in this docket to the extent necessary to conform with this Stipulation.

AGREED AND STIPULATED to this 28th day of June 2001.

Delta Phones, Inc.:

South Carolina Telephone Coalition:

M. John Bowen, Jr. Margaret M. Fox

McNair Law Firm, P.A.

Post Office Box 11390

Columbia, South Carolina 29211

(803) 799-9800

Attorneys for the South Carolina Telephone Coalition

ATTACHMENT A

South Carolina Telephone Coalition Member Companies for Purposes of Local Service Stipulation

ALLTEL South Carolina, Inc.

Chesnee Telephone Company

Chester Telephone Company

Farmers Telephone Cooperative, Inc.

Ft. Mill Telephone Company

Heath Springs Telephone Company Inc.

Home Telephone Company, Inc.

Lancaster Telephone Company

Lockhart Telephone Company

McClellanville Telephone Company

Norway Telephone Company

Palmetto Rural Telephone Cooperative, Inc.

Piedmont Rural Telephone Cooperative, Inc.

Pond Branch Telephone Company

Ridgeway Telephone Company

Rock Hill Telephone Company

Sandhill Telephone Cooperative, Inc.

St. Stephen Telephone Company

West Carolina Rural Telephone Cooperative, Inc.

Williston Telephone Company

BEFORE

THE PUBLIC SERVICE COMMISSION OF SOUTH CAROLINA

Docket No. 2001-173-C

Re:	Application of Delta Phones, Inc. for)	
	a Certificate of Public Convenience and)	
	Necessity to Provide Local Exchange)	CERTIFICATE OF
	Telecommunications Services in the State)	
	of South Carolina)	SERVICE
		.)	

I, ElizaBeth A. Blitch, do hereby certify that I have this date served one (1) copy of the foregoing Stipulation upon the following party of record by causing said copy to be deposited with the United States Mail, first class postage prepaid to:

John J. Pringle, Esquire Beach Law Firm, P.A. Post Office Box 11547 Columbia, South Carolina 29211-1547

ElizaBeth A. Blitch, Legal Assistant

McNair Law Firm, P.A. Post Office Box 11390

Columbia, South Carolina 29211

(803) 799-9800

June 28, 2001

Columbia, South Carolina